

**Information to identify the case:**

Debtor 1	<u>Richard R. Coleman</u>	Social Security number or ITIN	xxx-xx-5295
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21785-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard R. Coleman

12/21/22

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard R. Coleman  
Debtor

Case No. 22-21785-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 21, 2022

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2022:

Recip ID	Recipient Name and Address
db	+ Richard R. Coleman, 119 Hornbeck Drive, Rostraver, PA 15012-4724
tr	++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
15514439	BBVA, Pnc Cb Investigations, Cleveland, OH 44101
15514453	+ KeyBank/US Bank/CC, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15514454	+ KeyBank/US Bank/CC, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15514456	Lakeview Loan Servicing, LLC, Po box 37628, Philadelphia, PA 19101-0628
15514457	+ Lee R. Demosky, Esquire, Meyer Darragh, 40 N. Pennsylvania Avenue, Suite 410, Greensburg, PA 15601-2342
15514460	+ Magisterial District Judge 10-2-06, Charles M Christner, 179 Municipal Dr., Belle Vernon, PA 15012-3547
15514461	PNC Bank Core, Po box 71335, Philadelphia, PA 19176-1335

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BLMSWOPE	Dec 22 2022 05:14:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
smg	EDI: PENNDEPTREV	Dec 22 2022 05:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2022 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 22 2022 05:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2022 00:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Dec 22 2022 05:14:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15514446	EDI: CCS.COM	Dec 22 2022 05:14:00	CCS Payment Processing center, Po box 55126, Boston, MA 02205-5126
15514443	+ EDI: CAPITALONE.COM	Dec 22 2022 05:14:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15514444	EDI: CAPITALONE.COM	Dec 22 2022 05:14:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15514441	+ EDI: CAPITALONE.COM	Dec 22 2022 05:14:00	Capital One, Po Box 31293, Salt Lake City, UT

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			84131-0293
15514448	+ EDI: CCS.COM	Dec 22 2022 05:14:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15514447	+ EDI: CCS.COM	Dec 22 2022 05:14:00	Credit Collection Services, Po Box 447, Norwood, MA 02062-0447
15514449	EDI: DISCOVER.COM	Dec 22 2022 05:14:00	Discover, Po box 6103, Carol Stream, IL 60197-6103
15514450	+ EDI: DISCOVER.COM	Dec 22 2022 05:14:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15514451	+ EDI: DISCOVER.COM	Dec 22 2022 05:14:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15514452	Email/Text: key_bankruptcy_ebnc@keybank.com	Dec 22 2022 00:13:00	KeyBank, Po box 94722, Cleveland, OH 44101-4722
15514455	Email/Text: govtaudits@labcorp.com	Dec 22 2022 00:13:00	LabCorp, PO Box 2240, Burlington, NC 27216
15514459	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Dec 22 2022 00:13:00	LoanCare. LLC, Attn: Consumer Solutions Dept, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15514458	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Dec 22 2022 00:13:00	LoanCare. LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15514440	Email/Text: Bankruptcy.Notices@pnc.com	Dec 22 2022 00:13:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
15514463	Email/Text: amieg@stcol.com	Dec 22 2022 00:13:00	State Collection Service, inc., Po box 6250, Madison, WI 53716-0250
15514462	EDI: RMSC.COM	Dec 22 2022 05:14:00	Sam s Club MC/Synch, Po box 960013, Orlando, FL 32896-0013
15514838	+ EDI: RMSC.COM	Dec 22 2022 05:14:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15514464	EDI: RMSC.COM	Dec 22 2022 05:14:00	Synchrony Bank/ Paypal credit, Po box 960006, Orlando, FL 32896-0006
15514466	+ EDI: RMSC.COM	Dec 22 2022 05:14:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15514465	+ EDI: RMSC.COM	Dec 22 2022 05:14:00	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15514467	+ EDI: RMSC.COM	Dec 22 2022 05:14:00	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15514468	+ EDI: RMSC.COM	Dec 22 2022 05:14:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15514469	Email/Text: bankruptcy@firstenergycorp.com	Dec 22 2022 00:13:00	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15606-2222
TOTAL: 29			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
aty	*P++	LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270, address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
15514445	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15514442	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

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TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Richard R. Coleman julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5